

C4A Connecticut Association of Area Agencies on Aging

Human Services Committee Public Hearing

March 1, 2012

The Connecticut Association of Agencies on Aging support **Senate Bill 229, An Act Concerning Long Term Care Coverage for Married Couples.**

- Amending the Medicaid State Plan to require that the spouse of an institutionalized person applying for Medicaid receives the maximum community spouse protected amount helps individuals forego premature institutionalization and manage their own long term care needs.
- The federal rules are designed to prevent people from hiding resources to qualify for Medicaid help. At the same time, they seek to allow the community spouse a fair share of joint resources.
- Many residents fear asset depletion whereby the dignity, security and independence they worked a lifetime to attain will dissipate. Some avoid using limited assets to provide much needed long term care, which jeopardizes safety and quality of life and often incurs more expensive interventions including institutional care.
- Considering Connecticut's high housing and energy costs coupled with the supplemental insurance and health care deductibles, many residents consider maximum asset protection necessary in maintaining a reasonable financial safety net.
- Expense incurred on behalf of residents for services provided by the State are subject to recoupment from the individual's estate. The State will recover some portion of this long term care expense.

THANK YOU FOR YOUR SUPPORT OF SB 229.